

Retail Merchants Are Closing Accounts That Are Not Paid Promptly

Reforms are usually brought about by slow degrees. Determined and concerted action usually speeds up the process.

In the matter of credit the credit men of two hundred and three leading local firms are accomplishing great things. The whole community will eventually be the gainer from this improved and more businesslike method of dealing with credit matters.

Slow-payers and part-payers need enlightenment, however, if the credit men's efforts are to bear most fruit in the quickest time. Through the series of advertisements of which this is one much progress is being made. Sometimes a direct application of the new rule is necessary to swing the debtor into line. For instance:

A wealthy citizen owed a certain store \$1,000.00. Nothing had been paid on account for at least six months. A threat to sue brought the offender in to see the credit man. Much parleying resulted in a promise to pay \$300.00 in a few days, and the balance in payments spread over the ensuing five months. These arrangements concluded, the customer expressed a desire to buy some goods.

"Nothing doing," said the credit man (only his language was a little more choice).

"Why?" demanded the debtor.

"Simply because you are not entitled to credit. If you haven't money enough to clear off your old account, we certainly don't want to make matters worse by selling you more goods on credit," explained the credit man.

"But I am wealthy. I own farm property, city real estate," and so on and so on. "You are amply secured for anything I might buy," urged the debtor.

"All very true as to your financial worth, sir, BUT, UNLESS YOU PAY YOUR BILLS PROMPTLY all your property isn't worth two straws to us. What we want is your CASH every thirty days for what you buy from us. If you don't pay that way, you might own a flock of gold mines, and we wouldn't want your account on our books."

That particular debtor is now paying spot cash for what he must buy, while he is clearing off his old indebtedness.

Don't wait until the credit man brings YOU up with a sharp jerk. Pay up NOW, and stay paid up. You will be glad of it once you get the habit of paying promptly.

RETAIL CREDIT MEN'S ASSOCIATION Of Memphis

TWO HUNDRED AND THREE LEADING LOCAL FIRMS

BURSH TO CRIME PUNISHMENT OF MEN RESPONSIBLE FOR WAR CRIMES AND MAKING HUNS PAY COST TO LIMIT ADVOCATE BY LEADER.

LONDON, Dec. 2. (By the Associated Press.)—David Lloyd George, the British prime minister, in a speech at Newcastle said the victory of the allied forces had been due to the less valor of their men and that it would be a lesson to anybody who in the future thought of attacking the Prussian war lords, "could overlook this little island in their reckoning."

We are now approaching the peace conference, the premier continued. The price of victory is not vengeance or retribution. It is prevention. First of all, what about those people whom we have received without question for years to our shores, to whom we give equal rights with our own sons and daughters, and who have shown hospitality to betray the land, to plot against security, to spy upon it and to gain such information as enabled the Prussian war lords to inflict not punishment but damage and injury upon the land they received them as guests. Never again.

Mr. Lloyd George said the interests of security, and the peace, demanded that the people who acted in this way should be punished for the damage they had inflicted. The second question was the question of indemnity. The premier added in every court of justice throughout the world the party which lost had to bear the cost of the litigation. When Germany defeated France she established the principle, and there was no doubt that the same principle was right. Germany must pay the cost of the war up to the limit of her capacity.

Capacity Limit. "But I must use one word of warning," said Lloyd George. "We have to consider the question of Germany's capacity. Whatever happens, Germany is not to be allowed to pay the cost of the war by dumping cheap goods upon us. That is the only limit in principle we are laying down. No one is to be allowed to pay for her wanton damage and devastation by dumping cheap goods and wares upon the market."

"There is a third and last point. Is no one to be made responsible for the war, somebody has been responsible for a war that has taken the lives of millions of the best young men of Europe? Is not somebody to be made responsible for that? If not, all I can say is that if that is the case there is one justice which is writhed in criminal and another for kings and emperors."

Mr. Lloyd George declared that there were two offenses against the law of nations that had been committed. "One," he said, "the crime against humanity in the deliberate plotting of the great war. The other is the outrage upon international law. It is a crime, a brutal crime, to devastate the lands of another. Whoever did that ought to be responsible for it."

U-Boats' Crimes. "The submarine warfare did not mean only the sinking of ships, but it was a crime against humanity. It sank thousands of harmless merchantmen. In the whole history of warfare between nations that had never been sanctioned."

"It is rank piracy and the pirates must receive the punishment. I mean to see that the men who did not treat our prisoners with humanity are made responsible. I want this country to go to court with a clean conscience and she will do so. There is not a stain on her record. We will not be afraid to appear before any tribunal."

Such these are the things which we have to investigate. "We mean that the investigation shall be an impartial one, a perfectly fair one. We also mean that it shall be a stern one, and that it shall go on to the final reckoning."

"We have got to act now that men in the future who feel tempted to follow the example of the rulers who plunged the world into this war will know what is awaiting them at the end of it. We shall have to see that this terrible war, which has cost so much destruction on the world, which has arrested the course of civilization and many ways put it back, which has left the marks on the minds, upon the physique and the hearts of mankind, is not to be repeated. The generation will not see obliterated. We must see by the action we take now, that this war and the terrible things that are a crime that shall never again be repeated in the history of the world."

Declares Austria Will Be League Of Nations In Itself

BERNE, Dec. 2. (By the Associated Press.)—"Austria-Hungary will itself be a future league of nations, and I hope to see the organization of the league planned by President Wilson," declared Councillor Julius Austria, in discussing the present and future of the dual monarchy. "The Mein Kampf," he said, as the representative of Prof. Heinrich Lammasch, former Austrian premier. "No sure is he that Austria-Hungary will remain a federation of states more or less closely interlinked that he criticized President Wilson, although he is utterly in sympathy with him—for what probably was unintentional wording of his declaration that people must have the right of self-determination. This phrase when translated, he said, tended to stir up the people for Austria-Hungary and make them restive under authority."

COLLECTIONS OF WAR MATERIALS PLAN OF ALLIES

BY CHAS. S. HAYDEN, Staff Correspondent.

WASHINGTON, Dec. 2.—The installation of a collection of materials relative to the present war will be one of the interesting exhibits at the Smithsonian Institution. When completed, this exhibit will graphically illustrate the military and naval activities of all the countries engaged in the war, including the United States, allied and neutral countries as well. General classes of material which go to make up this exhibit will include military and naval decorations and medals; commemorative medals, issued for special events during the war; military and naval equipment and insignia; military equipment, such as tanks, field guns, machine guns, as well as small arms; service equipment, such as ambulances and accessories; naval equipment, showing models of ships and naval guns; mementoes of persons, including relics of famous men and women who have borne a part in the war; mementoes of events. Of particular interest will be the American flag made at Idaho, the flag, Scotland, by a party of Scots for use in the journals of the American soldiers who lived their lives in the torpor of the Trenches. Another feature of the exhibit will be the capture of the Zepplin, the Zeppelin captured at Bourneville in Bains, France, a year ago last October, as well as several fragments from this Zeppelin. The movement has the support both of the army and navy departments, which are supplying some of the most interesting exhibits. The English government also is collecting material of a similar nature which will be placed in the British Imperial War Museum.

30,000 ALLIES, FREED BY HUNS, REACH LINES

PARIS, Dec. 2.—Fifteen thousand allied soldiers who have been prisoners of war in Germany are pouring through Metz and an equal number is passing through Verdun, according to V. M. A. headquarters here. Americans and British are being received by the Y. M. C. A. and are given food and tobacco, as well as any other aid that may be necessary. A large number of American officers will enter Switzerland on Friday, according to the Y. M. C. A. These men are being transferred to the transfer over the Swiss frontier.

RESCUE MAN WHO SAID KAISER BROUGHT ON WAR

GENEVA, Dec. 2.—Dr. Wilhelm Muehl, former director of the Krupp works at Essen, has been recalled to Berlin by the new German government. He will be replaced in his post in the government. Sensational revelations in which he charged that the German war was wholly in agreement with Austria-Hungary for the starting of the world war were made by Muehl last summer. Emperor William, he asserted, was personally responsible for Germany's participation in the war and forced the German leaders to support his war policy.

FINANCIER IS DEAD.

NEW YORK, Dec. 2.—Capt. Joseph Raphael de Lamar, financier and mine owner, died in Roosevelt hospital of pneumonia, which developed after an operation for cancer of the stomach. Capt. de Lamar was president of the Dome Mines company, vice-president of the International Nickel company and a director in many other corporations.

SHELL PLANT BURNS.

MINNEAPOLIS, Minn., Dec. 2.—The shell plant of the Minneapolis Steel and Machinery company was destroyed by fire yesterday, with a loss estimated at \$200,000, fully covered by insurance. One man was burned to death.

Are You Awaiting The Great Crisis?

If So, Do Not Allow the Time to Pass With Nature Unaided.



Women who give nature a helping hand during the period of expectancy find that when the time arrives for bearing, the process is untroubled and with infinitely less pain and danger. Thousands of women for over half a century have benefited from the time honored preparation, Mother's Friend, they have a grateful, relaxing, penetrating remedy, the use of which makes it possible for them to go through childbirth without the usual nausea, vomiting, bearing-down and stretching pains, and that through its use the hours at the crisis are fewer and of much less pain and danger. Mother's Friend penetrates the muscles, rendering them pliant and easily moved by the demands of nature. They relax gently and bring happy days and calm, restful nights. As the result the crisis is passed with greater ease and in less time, the breasts are kept in good condition and the skin is made smooth by the demands of nature. Write to the Bradford Regulator Company, Dept. P, Lamar Building, Atlantic City, N. J., for a free Mother's Friend and obtain a bottle of Mother's Friend from your druggist today and forward to certify yourself for the coming event.

Miller's Antiseptic Oil, Known As Sake Oil

Will Positively Relieve Pain in Three Minutes. Try it right now for Rheumatism, Neuralgia, Lumbago, sore, stiff and swollen joints, pain in the head, back and limbs, corns, bunions, etc. After one application pain disappears as if by magic. A new remedy used internally and externally for Coughs, Colds, Croup, Sore Throat, Diphtheria and Tonsillitis. The oil is conceded to be the most penetrating remedy known. Its prompt and immediate effect in relieving pain is due to the fact that it penetrates to the affected parts at once. As an illustration, the oil will penetrate through and under a piece of sole leather and it will penetrate a substance through and through. Accept no substitute. This great oil is golden red color. Every bottle guaranteed 25c and \$1.00 a bottle. The money refunded at Washburn-Lane Drug Co., Memphis, Tenn. adv.

WRIGLEY'S

All Now in Pink Wrappers

To save tin foil for Uncle Sam, WRIGLEY'S is now all wrapped in pink paper and hermetically sealed in wax:

1. The tangy flavor of mint
2. The luscious different flavor
3. The soothing flavor of peppermint



All in pink-end packages and all sealed air-tight. Be Sure to get WRIGLEY'S because

The Flavor Lasts!



WINS RAILROAD SUIT.
WASHINGTON, Dec. 2. (Sp.)—The Interstate commerce commission has announced its finding in the suit brought by A. A. Smith Cotton Trade company against the Louisville & Nashville railroad, awarding a judgment of \$75.00 to the plaintiff. This

Read News Scimitar Wants.

HUNDREDS SUFFER IN LEMBERG RIOTS

Homeless Multitude Reported As Result of Pogroms Against Jews.

VIENNA, Dec. 2. (By the Associated Press.)—Hundreds are homeless at Lemberg as the result of pogroms against the Jews in that city. It is reported that many people have been killed and wounded, three churches, 30 houses burned and wholesale business has taken place. The trouble is said to be extending west to Jaroslavl and south to Dneprobyr as well as to many towns in Western and Eastern Galicia. Jewish reports say the disorders were not attributable to Bolshevism, but were the outcome of an effort to prevent the Jews from carrying out the policy of self-determination according to President Wilson's plan. Interested observers state that the fighting is the outcome of the fact that the Ukrainians in Poland wish to be free and under Ukrainian rule.

In Lemberg there is a preponderance of Polish inhabitants while around the city the Ukrainians are in the majority. The people of Lemberg, with the exception of the Jews, want to unite with the Poles. The Poles, therefore, are pursuing a policy of violence against the Jews.

SELF EXAGGERATES FAMINE IN GERMANY

ZURICH, Dec. 2.—Food conditions in Germany are by no means so critical and urgent as Dr. W. S. Solf, the foreign minister, would lead the world to believe, according to information received here. Germany has food enough to last until April if the army reserve stores are placed at the disposal of the people. These reserves were drawn upon in October to feed certain districts of the country, but they have been restored to their former condition from the last harvest. Since October they have not been touched.

There should be no famine in Germany this winter, it is said, if rationing is enforced and stocks are distributed and regularly distributed among the different districts.

POLISH LEADER TRIES TO EXPLAIN MASSACRE

LONDON, Dec. 2.—August Zaleski, chairman of the Polish refugee council, now at Berner, Switzerland, has sent the following telegram to the joint foreign committee for the Jewish board of deputies and the Anglo Jewish association. "I was greatly distressed to hear about excesses in Galicia and was communicated with the Polish government. I am informed that the district economic in character. Polish school leavers suffered equally with the Jews. Brig-Gen. Joseph Tludsky, Polish military dictator, is taking all necessary measures to prevent further disorders."

FAVOR IRISH LIBERTY.

NASHVILLE, Tenn., Dec. 2.—Twenty-five leading business men of this city of Irish descent have petitioned President Wilson that the present crisis in the world's affairs affords a rare opportunity to secure for Ireland her long desired nationhood.

Lehman's Liver Wafers

Put your sluggish liver into fine condition and get rid of constipation, sick headache, biliousness and pimply skin in a few days.

Money Back If You Don't Feel Young and Brighter in Two Days

Get a Box of the FAMOUS LEHMAN'S LIVER WAFERS of Any Druggist—10 Doses 10c.

Gentle, blissful wonder workers they surely are: take one tonight and free the bowels from poisonous waste and gas. You'll feel bright and happy tomorrow. Be sure and get some, for besides being a wonderful laxative, they are a great system tonic. They give you a keen appetite, subdue your rebellious stomach and clean and rid the blood of impurities. They are simply marvelous for malaria, and to clear the skin of sallowness and blotches. Demand the genuine.

They Also Come in 25c Boxes Try a 25c Box Today

EDWARD LEHMAN
Sole Owner and Manufacturer, Memphis, Tenn.
Sold by All Druggists the World Over.

LIBERTY SAVINGS BANK & TRUST CO.

180 MADISON AVE. CAPITAL \$100,000
Transacts a General Banking Business as well as a Savings Business.
Pays interest at the rate of 3 per cent on Savings Accounts, 4 per cent on Time Certificates of Deposit.
Safety Deposit Boxes for rent, \$2.00 per annum up.

OFFICERS:
M. G. BAILEY, President.
FRANK L. MONTEVERDE, V.P.
J. R. BUCHIGNANI, Cashier.
J. T. MORGAN, V.P.
PHIL M. CANALE, Counsel.

DIRECTORS:
J. M. WALKER, President of K. Storax & Transfer Company.
R. F. LA CROIX, Secretary-Treasurer Brown Coal Co.
BOLLING SIBLEY, Gen. Agent Penn. Mutual Life Ins. Co.
W. B. CLEVELAND, Vice-Pres. Austin Clothing Co.
FRANK L. MONTEVERDE, McDowell & Montevideo.
ABE SCHARF, Secretary Kreis & Co.
Interest will be paid from the 1st on all deposits made by the 10th of the month.

Buy the Best

The old saying, "It pays to buy the best," applies more strongly to your dental work than any other one thing. On your dental work depends your appearance, your comfort and your health.

Winfrey Quality Dentistry

Is the best to be had. It is the product of 27 years' experience and goes out under an absolute guarantee. It must be correct in every way. My prices are the lowest that can be made on the best work.

16 Years at Main and Union. "The Old Reliable" Over 27 Years' Practice.

DR. C. C. WINFREY, Dentist

86 Union Ave., Corner Main—Over Drug Store.
Office Hours: 8 a.m. to 6 p.m. Sundays, 9 a.m. to Noon.

DON'T DO WITHOUT

When it's just as easy to have what you want. It may be that I won't be able to suit you, but it's more than likely that you will find just what you want here. Thousands of the best dressed women in Memphis buy all their clothes of me, and the fact that their names stay on my books season after season is pretty good evidence that my merchandise, styles, prices and terms are all that can be desired. Don't let your purchases stay in the will call. Don't spend all your money, you might need it for something more important. Do your trading at Mrs. Miller's Millinery Shop at 236 South Main St., near Linden. I carry a full line of Ladies' Ready-to-Wear of the better sort. Coats \$25 to \$150, Suits \$25 to \$125, Dresses \$20 to \$100, Hats \$7.50 to \$50. Furs \$25 to \$200. Waists \$5 to \$25, Skirts \$7.50 to \$35, etc. Your credit is good here without the usual red-tape reference or investigations. This is a good place to buy your Christmas presents. I accept Thrift Stamps and Liberty Bonds at full value.

MEMPHIS STEAM LAUNDRY

86 N. Second Street. Both Phones 21.
A SHIRT AND COLLAR LAUNDRY
We excel in starched and soft shirt and collar work.